DRAFT Bear River Association of Governments 2017 HUD Consolidated Plan Annual Action Plan

BRAG

Bear River Association of Governments

Box Elder

Cache

Rich

Serving Utah's Bear River Region for over 40 years

For July 1 2017 - June 30 2018

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Executive Summary

BRAG, which also staffs both the Logan City Housing Authority and the Bear River Regional Housing Authority, is constantly evaluating local housing needs. The current economic conditions in the region have greatly reduced past years' needs for moderate income housing, as market value and demand for housing of any kind is beginning to increase. Total construction for 2015 dropped 21.4% in Box Elder County, mirroring a state trend of -20.8% change. Cache County was up 19.2% over 2014 and a burst of new residential development in Rich County increased total construction by 644.7% for 2015. All counties are still lower than the value of construction and number of permits issued compared to 2008. (Source: Ivory-Boyer Construction Database, Gardner Policy Institute, 2015.) Foreclosure rates continue to decline significantly region-wide. In 2011, nearly 1 in every 100 homes in Box Elder County had received a foreclosure filing. That number decreased to 1 in every 826 homes for 2012 and is down to 1 in 1,356 in 2015. In Cache County, foreclosures dropped from near 1 in 600 in 2011 to 1 in 1,700 in 2012 and 1 in 2,967 in 2015. Rich County foreclosures dropped from 1 in 200 in 2011 to 0 in 2012 and 2013. (Source: Realtytrac.com)

The number of families waiting for rental assistance through the regional housing authorities peaked at 980 during 2011. In 2016, services were provided to 730 families. 301 families are currently awaiting assistance. This is a considerable drop from the previous year's 668 families due to an internal records purge revealing a large number of out-of-date applications. The Housing Authority is currently researching new methods of outreach to identify new families to add to the program through temporary employment agencies, the local university student newspaper, and communication with the local Hispanic community representatives.

There is also persistent demand for transitional housing for persons with mental health disabilities in Box Elder County and victims of domestic abuse throughout the region. In 2016, BRAG, Neighborhood Nonprofit Housing Corporation, and Bear River Mental Health negotiated the transfer of ownership for the Bear River Commons apartment complex to BRAG. This complex provides housing to low-income individuals, primarily those receiving mental health services. Box Elder and Cache Counties have also identified a moderate need for transitional housing for persons recently discharged from local correctional facilities. While efforts to implement a project to address this need are ongoing, challenges organizing the staff and addressing liability concerns remain. Similarly, public sentiment is growing for the provision of a local full-time homeless shelter. While funds are available to create such a facility, the persistent low numbers of chronic homeless make it difficult to justify the investment of State and Federal agencies to provide staffing and counselling services.

Community Development

BRAG staff routinely assesses local community infrastructure needs through routine visits with member communities, surveys and the Regional Capital Improvements Projects List. These needs are felt most acutely in remote rural regions and small communities where funding for community-wide projects is limited.

Common needs include access to critical community infrastructure such as Emergency Response and Public Safety and adequate water and wastewater facilities. To reflect these needs, the regional Community Investment Council has attempted to prioritize basic public infrastructure and emergency service projects in the CDBG Rating & Ranking process. The 2015 award cycle was able to fund three public projects including one culinary water system improvement and one transportation facility project. Other highly ranking projects included infrastructure to serve an affordable housing project, improvements to an emergency abuse prevention shelter and educational center - an activity that the regional investment council views to be related to emergency services and public safety, and equipment for a community health center. The 2017 award cycle will similarly rank emergency services and public infrastructure projects at the highest-scoring projects.

There is also a lack of capacity to provide long-term community land use and facilities planning. Without full- or even part-time staff to address long-range planning, most communities in the region are reactive to growth and provide only minimal required services to landowners and developers. Technical planning for infrastructure and specialized needs such as moderate income housing is often deferred or performed only when outside funds are accessed to hire consultants. Through 2016, BRAG has provided planning and development technical assistance including planning for access to moderate income housing for local communities utilizing State of Utah Permanent Community Impact Fund Board (CIB) funds, and provides other specialized planning technical assistance through sources such as the U.S. Department of Commerce, Economic Development Administration (EDA); U.S. Department of Homeland Security, Federal Emergency Management Administration; and State of Utah, Governor's Office of Economic Development.

Planning to address infrastructure and programs to provide transportation services to special needs populations such as Persons with Disabilities, the Elderly, and Low-Income Households has become a regional focus. BRAG currently provides "Mobility Management" planning and coordination services in cooperation with the State of Utah Department of Transportation and the U.S. Department of Transportation Federal Transit Administration. Mobility Management has the potential to significantly impact the sustainability and livability of disabled, elderly, and frail elderly in the region. By providing extra transportation options, particularly for high-

priority medical care, clients are able to reside in their own homes longer and more comfortably, reducing stress on the health care system and increasing quality of life.

Pre-Disaster Hazard Mitigation planning to identify capital infrastructure projects communities can implement to lessen damage in the event of a natural disaster has being conducted for the Region as a whole beginning in March of 2014 and concluding in late 2015. Communities in the region are now being encouraged to adopt the resulting plan and its components to be eligible to receive federal hazard mitigation funds. Funding for this plan is provided by the Utah State Department of Homeland Security and the Federal Emergency Management Agency.

High-speed Internet, or Broadband Internet service is rapidly becoming a necessity in the 21st Century for education, public safety, economic development, and communication. BRAG completed a Regional Broadband Access Strategy to evaluate gaps in telecommunication infrastructure and identify opportunities to expand services and take advantage of existing capacity. Equal access to education, health care, and economic opportunity through access to the information and services available via the Internet are critical components to improving the quality of life in low-income and rural communities.

An Interoperable Emergency Communications Plan was completed in late 2010 for the Region as an effort to coordinate communications efforts between jurisdictions, agencies, and volunteer groups in the event of an emergency. This plan was completed using funding from the U.S. Dept. of Homeland Security.

Economic Development

Economic development assistance in form of loans and micro-loans has been reduced over recent years, but BRAG has increased access to technical assistance and training throughout the region. Prior to 2009, BRAG received regular CDBG assistance to provide loans to local businesses. These funds were then awarded to the Bear River Community Services Foundation, a non-profit program to provide select services to communities and individuals in the Bear River Region of northern Utah. Approximately \$200,000 still remain in Foundation accounts to provide financial assistance to local business that meet regional economic development priorities such as creating jobs that pay higher than 80% of the area median income. In 2009, approximately \$14,000 of funds programed for micro-loan assistance to entrepreneurs and small businesses was awarded to the Utah Micro-Enterprise Loan Fund, a non-profit economic development fund in Salt Lake City, with the understanding that the funds would be managed to provide economic opportunities for businesses in the Bear River Region. All loan repayments are reused to fund new projects.

BRAG also partners with the EDA to provide regional economic development strategic planning and coordination. A new regional 5-year strategy will be developed beginning in the summer of

2017. This plan includes workforce and language training for immigrant and refugee populations, coordinated planning and development of infrastructure for the steady growth the region is experiencing including transportation, and coordinated services to emerging and existing businesses to help decrease local business failures and increase sustainability and prosperity. In 2011, BRAG assisted in establishing a business outreach program – the Business Expansion And Retention (BEAR) program – in Box Elder and Cache Counties to better coordinate the distribution of public economic development and entrepreneurship assistance to the private sector. The BEAR program frequently refers business owners and prospective entrepreneurs to the BRAG economic development assistance available through the regional Business Resource Center.

Finally, the regional Business Resource Centers (BRCs) in Logan and Brigham City provide technical assistance to business owners and entrepreneurs. Many of the recipients of this assistance are from low- and moderate-income households, seeking to start or grow a business. The BRCs provide training, business planning, mentoring and incubation services as a partnership with BRAG, the Bridgerland Applied Technology College, and the State of Utah Governor's Office of Economic Development.

Outreach

Consultation

As part of this Consolidated Planning process BRAG has sought to collect information from as many outside sources as possible. This public input process is an attempt to synthesize public opinion about the adequacy of support and funding of BRAG's services and products within the Bear River District. In this effort, BRAG holds multiple public meetings each year. Information was collected from individuals and representatives of all three counties of the Region.

BRAG holds regular consultations with staff at Logan City to exchange demographic data and coordinate on projects occurring within either jurisdiction that may potentially benefit residents of both the Entitlement Area and the balance of the Bear River Region. Transitional housing has been identified in Logan City's 5-year Consolidated Plan as a significant need in Logan City's Entitlement Area and the region.

In Calendar Year 2016, BRAG has worked regularly with the English Language Learning Center in Logan and the Northern Utah Hispanic Health Coalition to promote BRAG services including access to CDBG, Weatherization, LIHEAP assistance, and Aging Services to populations where English is not the primary language spoken at home. Additionally, BRAG was involved in the establishment of the Cache Refugee and Immigration Connection, a support organization designed to promote the economic self-sufficiency and integration of immigrants and refugees

through improved access to services and education. Through 2017, additional outreach and public comment will be gathered from Latino and other non-English-speaking communities in the Region, particularly Southeast Asian refugees relocating to Cache County.

Participants in the regular BRAG Human Services Board meeting expressed concern over regional housing quality. It was recommended that incentives should be prioritized to assist in rehabilitation of rental properties, especially single-family homes.

In January of 2017, the Bear River Homeless Coordinating Council conducted its annual point-intime homeless count. No homeless individuals were officially identified, however a significant number of individuals refused to be counted. 13 families were sheltered using local Continuum of Care funds.

Throughout 2016, BRAG collected feedback from local governments regarding economic development issues as part of the regional Comprehensive Economic Development Strategy produced in partnership with the U.S. Dept. of Commerce, Economic Development Administration. Housing affordable to the region's workforce is a critical need consistently identified by many participants.

Citizen Participation

BRAG, as the Regional Housing Authority, conducts annual public input meetings with their Resident Advisory Committees. These meetings were held February 1st, 2017 in Logan, Utah. Feedback on existing program priorities was collected, as well as comments on a new proposal to provide homeownership mortgage payment assistance to Housing Choice Voucher clients. The issue of prioritization of full-time university and technical school students in the Housing Choice Voucher Program was discussed. The majority of those in attendance favored that prioritization method. Additionally, the issue of transference of credits from the Bear River Regional Housing Authority to another housing authority in the U.S. was criticized. Local residents felt that priority should be given to existing residents with long-term commitment to stay in the area and contribute to the local communities over residents looking to earn the Housing Choice Voucher and then relocate to a different part of the country. Finally, a brief survey of issues regarding Fair Housing was conducted. Of those in attendance, the anecdotal instances of housing discrimination were directed at persons of limited English proficiency and single parents with children. The Committee members were directed to contact the Housing Authority if they felt discriminated against or knew of instances of discrimination. The next Resident Advisory Committee will meet in January of 2017 and provide additional opportunities to explore barriers to housing.

In March of 2013, a survey was conducted through various partnering agencies service low and moderate income persons and families in the Bear River Region. The survey's purpose was to gain a better understanding of the perceived needs in our community from the perspective of service recipients. This survey will be conducted again in 2016.

BRAG conducted a public hearing on January 25th, 2017 to solicit comments on the Community Development Block Grant program. No one from the public attended and no comments were made.

A second public hearing will be held March 15th, 2017 to collect public input regarding Community Development Block Grant projects identified for funding.

A public comment period on the draft 2017 Annual Action Plan Update to the 2015 Consolidated Plan was opened on February 1st, 2017. Comments were accepted until March 2nd, 2017. Notice of the public comment period is included in Appendix A. The public comment period was noticed in all four newspapers of general circulation in the region. Copies of the draft Consolidated Plan are made available on the BRAG website. No public comments were received.

A public hearing is scheduled for March 1st, 2017 to collect additional public input regarding the priorities for services and programs. Proof of public notice and the minutes of the meeting will be included in Appendix A.

Goals & Objectives

Affordable Housing through Tremonton CROWN Vi	llage Apartments and CROWN Homes - 2017
Very Low Income	10
Low Income	14
Moderate Income	10

Affordable Housing through Bear River Commons A	Apartments - 2017
Very Low Income	10

Housing Assistance - 2017	
Rental Assistance	750
Mortgage Assistance	30
New Units	0
Rehabilitation	25
Acquisition	0
Total	805

Allocation priorities

Focus communities are identified using Census Bureau median area income estimates, senior population estimates, and self-assessed infrastructure needs.

The identified focus communities are located in northwestern Cache County, western Box Elder County, and Rich County. This is consistent with the fact that these communities are geographically isolated from major transportation, commercial airports, suppliers, etc. The geographical isolation of these rural areas, in conjunction with lack of infrastructure and services necessary for consistent, year-round employment creates unique needs.

Specific areas of concern are Rich County and its communities of Randolph, Garden City, Laketown, and Woodruff, and western Box Elder County communities of Snowville, Park Valley, Lynn, Yost, Grouse Creek, and Lucin.

BRAG will continue to focus HUD CDBG and other federal and state funding programs towards critical community infrastructure needs such as water, wastewater, and transportation infrastructure and safe, decent, and affordable housing. While current funding is inadequate, increased coordination and programmatic planning can help relieve the highest priority needs.

BRAG is continually working to identify Affordable Housing Need for each County and community within the region. These assessments will provide further detailed information for use in determining focus areas for appropriate resources. Current areas of concern include the

Bear Lake Valley portion of Rich County. Rapidly growing resort development is stressing local communities' abilities to provide adequate workforce housing for the accompanying construction and service industries. Northern Box Elder County is also continuing to experience distress in the low- to moderate-income industrial sector where recent layoffs have resulted in increased community service needs. While worker relocation has provided some affordable housing opportunity, high unemployment and dropping wages have decreased capacity for home purchasing. The unemployment rate has also contributed to a higher-than average vacancy rate among units affordable to even the lowest income brackets.

Aging services and housing needs are acutely felt in Box Elder and Rich Counties. With few local care center options, many seniors opt to stay in sub-standard private living quarters. BRAG will work with local senior center staff to identify affordable alternatives to costly assisted living services. The immediate future faces significant challenges in reduced State support for homedelivered meals and nursing services.

Local infrastructure needs are regularly assessed by BRAG through individual capital improvement plans. BRAG staff will continue to work with local elected officials to identify critical infrastructure needs and match them with available funding. Staff will also engage in direct capital facility planning to ensure that more projects are matched with funding before service delivery reaches a crisis level.

In 2017, BRAG will continue to deliver Homeless Aid throughout the region utilizing Pamela Atkinson Funds and Community Service Block Grant Funds. This aid will focus on emergency shelter grants and referrals to transitional housing opportunities.

BRAG will also focus housing rehabilitation funds on non-urban communities. Service will be provided on a case-by-case, income-qualified basis.

BRAG will assist local communities in Rich County to determine eligibility for projects that will improve critical community infrastructure and access to emergency services.

Expected Resources

Program by program Summary for all HUD Programs

CDBG: Each year BRAG staff, Investment Strategy Council (Rating and Ranking Committee), and Governing Board review BRAG's rating and ranking criteria to assure consistency with BRAG Consolidated Plan, State and HUD requirements. The ranking system for 2017 CDBG Program year provides the highest number of points for those projects that benefit the highest numbers of moderate, low, and very low income persons; that implement quality growth principles; that provide decent, safe and affordable housing, create suitable living environments, or create

economic opportunities; that result in the greatest regional impact; that have been well planned; that demonstrate project maturity and collaboration, and that leverage the most funds

HUD Section 8: The Bear River Housing Authority has adopted the following system for determining an applicant's place on the waiting list for subsidized rent.

Priority Level 1: Applicants who are in an emergency crisis situation for which affordable housing is an important component will be offered assistance on a first come first serve basis. Emergency crisis is defined to be an emotionally significant event or a radical change of status in a person's life which causes a danger to the health or safety of the family, causing one's attention and energy to be focused on this crisis alone. Financial stress does not qualify as an emergency crisis situation.

Priority Level 2: Applicants who are either achievement directed (FAST) or daily challenged (DC) for which affordable housing is an important component will be offered assistance on a first come first serve basis only after assistance has been offered to all priority level 1 families. An achievement directed family is one that demonstrates a minimum level of self-directed activity. A daily challenged family is one whose daily problems are using all of their time and energy and are therefore unable to focus on anything else. Their ability to become success or achievement oriented is delayed until resolution of that challenge has been made. Applicants who are disabled and or elderly will qualify as daily challenged.

Priority Level 3: Applicants who are neither in a crisis situation, achievement directed, or daily challenged will be offered assistance on a first come first serve basis only after assistance has been offered to all priority level 1 and priority level 2 families.

Priority Level 4: Applicants who are a single family member and are not handicap, disabled or elderly, regardless of whether they are in an emergency crisis situation or achievement directed, will be offered assistance on a first come first serve basis only after assistance has been offered to all priority level 1, priority level 2, and priority level 3 families.

Single Family Rehabilitation and Reconstruction Program

The Single Family Rehabilitation and Reconstruction Program supports a partnership between the Utah Division of Housing and Community Development and local entities to provide low-interest loans for home repairs to low-income households for existing owner occupied single-family units. The priorities of this program are to:

- Keep the existing housing stock viable for approximately 30 years.
- Encourage neighborhood improvement through successful rehabilitation projects
- Address the high proportion of housing that is deteriorated and needs rehabilitation

- Stabilize the housing stock and to address "street presence" of the neighborhood
- Provide assistance to low-income families, elderly and disabled homeowners in order to achieve safe, decent affordable housing and accessible environment.

This program is also funded by Olene Walker Housing Loan Fund (OWHLF) which receives funding from HUD and the State legislature. This program is administered by the OWHLF Board who approves projects and policies for administration that meet HUD's priorities and is targeted to rural areas that are underserved.

Olene Walker Housing Loan

Fundhttp://community.utah.gov/housing_and_community_development/OWHLF/programs.ht ml

Olene Walker Housing Loan Fund was established to support quality affordable housing options that meet the needs of Utah's individuals and families, while maximizing all resources. Utahns served by the fund include those with low-incomes, first-time home buyers, residents with special needs such as the elderly, developmentally disabled, physically disabled, victims of abuse, and Native Americans. Money from the fund is generally loaned to first time homebuyers, builders, and developers. This is a revolving loan fund. Payments made on these loans are returned to the fund allowing it to be used again for future projects. The fund is also supported by a leveraging ratio of \$11 from federal and other sources for each dollar contributed by the state and supports the following programs:

Multi-Family Program - The Multi-family program provides financial assistance for the acquisition, construction, or rehabilitation of affordable rental housing of five or more units.

Single-Family Programs - The Single-family programs offers financial assistance to low-income residents or families in need of rehabilitation, replacement, or weatherization of an existing owner-occupied home. Although the program targets rural communities, projects for rural areas can be submitted to the OWHLF Board for consideration using the application.

Home Ownership Self-Help Development - The Owner-Occupied Development program, also known as the Self Help Program, provides financial assistance to developments of single-family subdivisions and infill projects designed to provide housing to low-income individuals and families.

Home Choice - The Home Choice program is designed to provide financial assistance and mortgage assistance for low-income persons with disabilities.

Down Payment Assistance/American Dream - The American Dream Down Payment Assistance program helps low-income, first time home buyers (as defined by the U.S. Department of

Housing and Urban Development) purchase homes by providing down payment or closing-cost assistance in the form of interest-free loans.

Pre-Development Program - The Pre-Development program provides non-recourse loans for project development preceding permanent/construction financing of affordable rental and homeownership projects.

- * Pre-Development Application
- * Pre-Development Instructions for Application
- * Allocation Plan
- * Housing Opportunities for Persons With AIDS (HOPWA)

Pamela Atkinson Homeless Housing Fund

The Pamela Atkinson Homeless Trust Fund (PAHTF), formerly known as the Homeless Trust Fund, has been administered by the Department of Community and Culture since 1983. Funded by the Utah State Legislature and by contributions made by individuals on their Utah Individual Income Tax Form TC-40, this money goes to fund various agencies statewide in moving people from homelessness to self-sufficiency. Funding from the PAHTF is a critical component in [Utah's Ten-Year Plan to End Chronic Homelessness] (link).

Eligible activities for funding under the PAHTF include: emergency shelter operations, meals, transitional housing, case management services, homeless outreach and day centers. Agencies providing these services are encouraged to apply for funding. The application period for funding runs during the months of January and February. Awards are made by the [State Homeless Coordinating Committee] (link) in May with funding available during the State Fiscal Year (July – June). Typical awards amounts range from \$10,000 - \$30,000.

First-Time Home Buyer Voucher

BRAG now provides two grants each year to first-time home buyers. As in the loan program, these grants may be used towards the closing costs and down payment associated with purchasing a home, but do not require repayment of the assistance once the house is sold.

Participants in the First-Time Home Buyer program also are eligible to receive extra funds upon completion of a Home Ownership and Financial Planning class offered at the Utah State University Family Life Center in Logan, Utah.

HUD Continuum of Care Program

This program requires a match (which has been matched with the Pamela Atkinson fund) to provide transitional housing assistance to victims of domestic violence. Acquired funds are only enough to serve 20 families per year. Where approximately 60 families are in need (based on agency input) the method of distribution allows for funds to be spent only on those victims that have third party documentation of physical abuse and are referred by CAPSA, a local abuse prevention and counselling service provider.

The HUD Continuum of Care Program is also used to pay for bus tickets to Ogden for those persons whom are considered chronic homeless or street homeless (being homeless 30 consecutive days or more than 3 times per year). This is because there are so few people (less than six per year) requiring this service in Box Elder, Cache, and Rich counties, that it is more cost-effective to help these people access existing near-by services, rather than to create new programs and facilities in our area. This creates difficulties with families or individuals that do now wish to leave education, employment or family situations in the region.

Private Program Assistance

Private funding for needs identified in the Consolidated Plan includes the Bear River Human Services Foundation, a non-profit organization established to provide an additional mechanism for raising funds to assist in regional aging, housing, and business development services. Additional private partners include Zions Bank and Cache Valley Bank, funding partners for the Revolving loan fund for job creation and retention.

State and Local Program Assistance

Public resources originate from both State and Federal sources. The State of Utah provides assistance through the Olene Walker Housing Loan Fund of \$14,000 for short-term housing assistance while the Pamela Atkinson Homeless Prevention Fund provides \$30,000 for emergency shelter and other homeless services.

Federal Program Assistance

Several federal agencies work with BRAG to provide assistance and resources. The U.S. Department of Agriculture Rural Development Office provides small business development grant assistance and capital funding assistance for rural community development projects.

The Economic Development Agency of the U.S. Department of Commerce provides \$66,000 annually to BRAG for the Bear River Economic Development District. These funds are used to develop the regional Comprehensive Economic Development Strategy as well as regional economic development planning and technical assistance to small businesses. This program currently does not leverage any private money.

The U.S. Dept. of Health and Human Services, through the Community Services Block Grant program, provided \$250,000 for emergency food and shelter assistance.

HUD Program Assistance

BRAG receives assistance from the U.S. Department of Housing and Urban Development through several programs. The Community Development Block Grant program provides approximately \$600,000 annually for community development projects that serve low- to moderate-income households in the region. This program frequently leverages high percentages of project money from local governments and private non-profit foundations that provide services to pre-determined low-income populations such as elderly, disabled adults, homeless, and victims of domestic violence. There are no matching requirements for this program.

The HUD Section 8 program provides approximately \$2.5 million for rental assistance through the Bear River and Logan Housing Authorities, both administered by BRAG. There are no matching requirements for this program.

BRAG has received funding through the HOME program in the past, but has replaced those program funds with assistance from the State of Utah.

The Continuum of Care program received \$48,000 to address homelessness issues and update the BRAG Homelessness Plan. This program requires a 50% match that is covered with the Olene Walker Housing Loan Fund and Pamela Atkinson Homeless Fund through the State of Utah.

Geographic Distribution

Currently, BRAG has no geographically-based distribution priority for funds or services. Remote communities in southern Rich County and western Box Elder County have been identified as "distressed" in previous Consolidated Planning efforts. Funding and services are available to these communities, however extra effort must be made to include residents and leaders of these areas in outreach and service awareness. BRAG must work to provide additional support and education to encourage residents to participate in available programs and services.

Method of Distribution

Application criteria, materials and assistance are available online through the BRAG website and at offices in Logan and Perry.

Potential applicants for the CDBG program are notified through direct mailing sent to local governments and non-profit service providers. Additionally, CDBG application details are

discussed at regular meetings with the Northern Utah Hispanic Health Coalition, the BRAG Human Services Board, and BRAG Governing Board.

The CDBG program award process involves grantee completion of the regional Rating & Ranking materials in tandem to the State program application forms. This regional Rating & Ranking process Is developed using input from the BRAG Community Investment Council, an ad-hoc committee of local government officials and representatives from non-profit service provider groups involved in housing and community service programs. Regional priorities and selection criteria are evaluated and amended annually.

Once projects have been rated and ranked, the highest-scoring projects are recommended to the State of Utah Department of Workforce Services, Division of Housing and Community Development for funding.

The 2017 Regional CDBG Rating & Ranking methodology and Thresholds & Policies are attached in Appendix D. The Bear River Region limits CDBG awards up to \$200,000 in order to encourage local investment leverage and ensure successful projects while assisting the highest possible number of communities and beneficiaries each year.

The intended outcomes of these investments are to improve suitable living environment of LMI communities and populations through critical public infrastructure investments, increased access to non-profit service providers, and expanded housing opportunity.

Affordable Housing

In 2015, BRAG sold eight CROWN homes into private ownership through the Utah Housing Corporation. After having provided the single-family detached units for rent to low and moderate income households, the homes will be sold on the open market to income-qualified families.

Additionally, the Bear River Housing Authority will offer mortgage payment assistance to five qualified clients each year.

BRAG staff will work with an additional six communities in 2017 to review and amend local Moderate Income Housing Needs Assessments and Plans. The intent will be to educate local elected officials and appointed planning commission officials on the importance of housing choice and affordability to each community.

Lead Based Paint

BRAG's Housing Specialist performs lead based paint tests on all HUD funded housing rehabilitation projects that cost more than \$5,000 for. Projects that are less than \$5,000, but

are likely to disturb painted surfaces are also tested. (Emergency Home Repair, Minor and Major Home Repair, CDBG) All Section 8 Units receive a visual inspection. For units that appear to have deteriorating paint, lead based paint testing is required. If lead is found, the landlord must take corrective action.

Barriers to Affordable Housing

Compared to many other housing markets in parts of state of Utah and inter-mountain west, the BRAG region's housing costs are very reasonable and mostly stable. The prevailing attitudes towards government regulation naturally limit the potential for taxation, fees, and other rules and policies that restrict building. One of the most direct ways to influence housing prices is to reduce the amount of land necessary to build. Multi-family housing and small-lot single-family housing are often controversial in rural communities, but offer the best chance to combat rising housing costs while providing safe and decent housing options.

BRAG works regularly with local governments to address planning and zoning requirements that may limit housing choice. BRAG provides technical assistance throughout the planning process as requested and has distributed an educational pamphlet to each community in the region highlighting the benefits of planning for housing choice and addressing many of the concerns related to multi-family and smaller-lot housing.

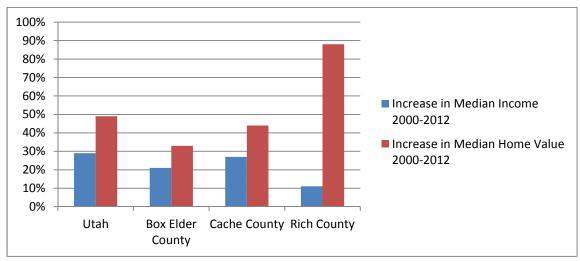


Figure 1. Are Incomes Keeping Pace with Housing Costs?

Increase in Home Value Compared to Income between 2000 and 2015.

Source: Census 2000 and 2015 American Community Survey

The rate of increase in incomes has not kept pace with the rate of increase in housing costs. Even during the economic recession from 2007 to 2010, as housing costs dropped or stagnated, they continued to climb faster than wages. The result of this disparity is twofold; first, renters and homeowners are paying an increasing portion of their household income toward housing related costs, and second, more families are being priced out of home-ownership.

Families with housing costs in excess of 30% of their gross income are at risk of financial "meltdown" when faced with unexpected medical or other household expenses. Many households are literally one paycheck away from foreclosure, bankruptcy or homelessness. Since 2000, the number of households spending greater than 30% of their gross income on

rent, mortgages, and other selected household expenses such as utilities has increased in each of the Region's three counties. This increase of 6% is similar to statewide changes.

Selected Monthly Owner/Renter Costs as a				
Percentage of Household Income				
2000 2015				
Box Elder County 21% 24%				
Cache County 26% 32%				
Rich County 15% 20%				
State of Utah 27% 33%				
Bear River Region 23% 29%				

Source: 2000 Census and 2015 American Community Survey

Most communities in the region have recognized the need to provide housing for moderate income families and individuals. Regulatory barriers for affordable housing such as accessory apartments, manufactured housing, and high-density multi-unit development are rare and are not significantly limiting availability of housing. However, appreciating land values and infrastructure costs, particularly for waste water treatment, in remote rural areas are making it difficult for developers to provide affordable units at current market prices. BRAG continues to encourage communities to adequately plan ahead for growth to reduce infrastructure costs, thereby passing fewer costs on to developers and property owners. BRAG also serves as a regional clearinghouse for housing providers and local agencies to collaborate and partner on housing needs and projects.

Other problems of Low Income Housing in the three counties of the Bear River Region include: lacking complete kitchen or plumbing facilities (substandard), having more than 1 person per room (overcrowded), and paying more than 30% of gross income towards housing costs (cost burdened). We assume that lacking complete kitchen or plumbing facilities is the most severe housing problem, followed by overcrowding, followed by cost burden. If a household has more than one of these problems they are counted with the most severe problem. These data is collected from Table 3 of HUD's 2009 CHAS data.

Public Comment Period and Public Hearing Proof of Notice and Response to Comments

Notice for the public comment period for the Bear River Regional Consolidated Plan 2017 Annual Action Plan Update was published in four local newspapers between January 29th and February 1st of 2017. Proof of publication and comments and responses from the comment period will be included in the final version of this document.

The public hearing for additional comment on the Bear River Regional Consolidated Plan 2017 Annual Action Plan Update will be held on Thursday, March 2^{nd} , 2017. Proof of publication and any comments received at the hearing will be included in the final document.

Appendix B

2016 Bear River Regional Capital Improvements List

Bear River Regional 2016 DRAFT Consolidated Capital Improvements List Supplemental

Applicant	Project Description	Total Project	CDBG	CIB	Other Funds	CIB Submission
Priority*		Cost	Amount	Amount		Date
Cache Count	у		1			
	Multipurpose Building at Fairgrounds	\$2.4 million		\$2.4 million		2017
	Senior Center Meal Delivery Vans	\$89,000	\$89,000			
Brigham City						
	Box Elder Community Health Center	\$97,804	\$97,804			
	Habitat for Humanity Northern Utah	\$60,000	\$60,000			
	Senior Center Electrical Wiring	\$162,000	\$162,000			
Portage						
	Fire Engine	\$170,000	\$170,000			
Providence			1		<u> </u>	
	Transportation Plan	\$10,000		\$10,000		2017

Richmond C	ty				
	Bear River Head Start Playground	\$41,730	\$41,730		
Randolph					I
	Community Building	\$300,000	\$200,000		2017
	Sidewalk Construction	\$200,000	\$100,000	\$100,000	2019
	Water Meters	\$150,000	\$100,000	\$50,000	2025
Smithfield C	ty				
	The Family Place Facility Renovation	\$69,099	\$62,280	\$6,819	
Snowville To	wn				I
	Emergency Response Equipment Truck	\$123,400	\$119,900	\$3,500	
Tremonton (City				I
	Senior Center and Food Pantry Generators	\$137,446	\$114,946	\$22,500	
Trenton					I
	Road Improvements	\$215,000	\$200,000		
Bear River A	ssociation of Governments				
	CDBG Administration & Planning	\$50,000	\$50,000		
	Housing Assistance	\$114,250	\$114,250		

Special Planning & Economic Development	\$47,500	\$30,000	\$17,500 State	
			Match	

Appendix C

BRAG Homeless Plan

Appendix D

Public Outreach & Consultation

Housing PHA	Services-Children Services-Elderly Persons	Services-Education Services-Employment
Services-Persons with	Services-Persons with	Services-Victims of
Disabilities	HIV/AIDS	Domestic Violence
Services-Homeless	Services-Health	Services-Fair Housing
Health Agency	Child Welfare Agency	Civil Leaders
Publically funded	Other government-	Other government-
institution/System of Care*	Federal	State
Other government-County	Other government-Local	Grantee Department
X Regional Organization	Planning organization	Business leaders
	Private Sector	Neighborhood
Community Development	_	
Financial Institution	Banking/Financing	Organization
Financial Institution Major Employer *Organizations which may discharge facilities, foster care and other yout	Banking/Financing Foundation persons into homelessness, such as h facilities, and corrections programs	Other: health care facilities, mental health and institutions.
Financial Institution Major Employer *Organizations which may discharge facilities, foster care and other youth 4. What section of the Plan was a	Foundation e persons into homelessness, such as h facilities, and corrections programs addressed by Consultation? (Check	Other: health care facilities, mental health and institutions. c all that apply)
Financial Institution Major Employer *Organizations which may discharge facilities, foster care and other youth 4. What section of the Plan was a Housing Needs Assessment	Foundation e persons into homelessness, such as h facilities, and corrections programs addressed by Consultation? (Check Public Housing Needs	Other: health care facilities, mental health and institutions. all that apply) Market Analysis
Financial Institution Major Employer *Organizations which may discharge facilities, foster care and other youth 4. What section of the Plan was a Housing Needs Assessment Homeless Needs-Chronically	Foundation e persons into homelessness, such as h facilities, and corrections programs addressed by Consultation? (Check Public Housing Needs Homeless Needs-	Other: health care facilities, mental health and institutions. call that apply) Market Analysis Homelessness Needs-
Financial Institution Major Employer *Organizations which may discharge facilities, foster care and other youth 4. What section of the Plan was a Housing Needs Assessment Homeless Needs-Chronically homeless	Foundation e persons into homelessness, such as h facilities, and corrections programs addressed by Consultation? (Check Public Housing Needs Homeless Needs-Families with Children	Other: health care facilities, mental health and institutions. a all that apply) Market Analysis Homelessness Needs- Veterans
Financial Institution Major Employer *Organizations which may discharge facilities, foster care and other youth 4. What section of the Plan was a Housing Needs Assessment Homeless Needs-Chronically homeless Homeless Needs-	Foundation e persons into homelessness, such as h facilities, and corrections programs addressed by Consultation? (Check Public Housing Needs Homeless Needs-Families with Children Homelessness	Other: health care facilities, mental health and institutions. all that apply) Market Analysis Homelessness Needs- Veterans Non-Homeless Special
Financial Institution Major Employer *Organizations which may discharge facilities, foster care and other youth 4. What section of the Plan was a Housing Needs Assessment Homeless Needs-Chronically homeless Homeless Needs-Unaccompanied Youth	Foundation e persons into homelessness, such as h facilities, and corrections programs addressed by Consultation? (Check Public Housing Needs Homeless Needs-Families with Children Homelessness Strategy	Other: health care facilities, mental health and institutions. call that apply) Market Analysis Homelessness Needs- Veterans Non-Homeless Special Needs
Financial Institution Major Employer *Organizations which may discharge facilities, foster care and other youth 4. What section of the Plan was a Housing Needs Assessment Homeless Needs-Chronically homeless Homeless Needs-	Foundation e persons into homelessness, such as h facilities, and corrections programs addressed by Consultation? (Check Public Housing Needs Homeless Needs-Families with Children Homelessness	Other: health care facilities, mental health and institutions. all that apply) Market Analysis Homelessness Needs- Veterans Non-Homeless Special

3. Agency/Group/Organization Ty Housing	pe (Check all that apply) Services-Children	Services-Education
PHA	X Services-Elderly Persons	Services-Employment
Services-Persons with	Services-Persons with	Services-Victims of
Disabilities	HIV/AIDS	Domestic Violence
Services-Homeless	Services-Health	Services-Fair Housing
Health Agency	Child Welfare Agency	Civil Leaders
Publically funded	Other government-	Other government-
institution/System of Care*	Federal	State
Other government-County	Other government-Local	Grantee Department
X Regional Organization	Planning organization	Business leaders
Community Development	Private Sector	Neighborhood
Financial Institution	Banking/Financing	Organization
Major Employer	Foundation	X Other: Veterans
4. What section of the Plan was a	ddressed by Consultation? (Chec	ck all that apply)
X Housing Needs Assessment	Public Housing Needs	Market Analysis
	Homeless Needs-	Homelessness Needs-
Homeless Needs-Chronically	110111clc3314cca3	nomelessness needs-
Homeless Needs-Chronically homeless	Families with Children	X Veterans
•		
homeless	Families with Children	X Veterans
homeless Homelessness Needs-	Families with Children Homelessness	X Veterans Non-Homeless Special
homeless Homelessness Needs- Unaccompanied Youth	Families with Children Homelessness Strategy	X Veterans Non-Homeless Special Needs
homeless Homelessness Needs- Unaccompanied Youth HOPWA Strategy Lead-based Paint Strategy 5. Briefly describe how the Agence	Families with Children Homelessness Strategy Economic Development Other: cy/Group/Organization was consector was contacted regarding the	X Veterans Non-Homeless Special Needs Anti-Poverty-Strategy

services that affect livability and affordability for seniors. It also provides more opportunity to coordinate

outreach to citizens to educate them on available services and programs.

 AOG: <u>Bear River Association of Go</u> Name of Agency Consulted: <u>Be</u> 		
3. Agency/Group/Organization Ty	oe (Check all that apply)	
X Housing X PHA Services-Persons with Disabilities Services-Homeless Health Agency Publically funded institution/System of Care* Other government-County X Regional Organization Community Development Financial Institution Major Employer *Organizations which may discharge facilities, foster care and other youth 4. What section of the Plan was ac X Housing Needs Assessment Homeless Needs-Chronically X homeless Homelessness Needs- Unaccompanied Youth HOPWA Strategy Lead-based Paint Strategy	facilities, and corrections program	
clients, condition of properties ins Affordability, discrimination and h 6. What are the anticipated outco This input is used to inform elected o	aff to collect information regard pected, and overall attitudes to omelessness were discussed. mes of the consultation of area fficials and the public of the actual ves education efforts against hou	rding the needs of housing authority owards housing in the region. as for improved coordination?

1. AOG: Bear River Association of Go	overnments Employee: Brian Carver
2. Name of Agency Consulted: <u>Bo</u>	x Elder Family Support Center Date of Consultation: 1/12/17
3. Agency/Group/Organization Typ	pe (Check all that apply)
facilities, foster care and other youth	X Services-Children Services-Education Services-Elderly Persons Services-Employment Services-Persons with Services-Victims of HIV/AIDS X Domestic Violence Services-Health Services-Fair Housing X Child Welfare Agency Civil Leaders Other government- Federal State Other government-Local Grantee Department Planning organization Business leaders Private Sector Neighborhood Banking/Financing Organization Foundation Other: persons into homelessness, such as health care facilities, mental health facilities, and corrections programs and institutions.
X Housing Needs Assessment Homeless Needs-Chronically homeless Homelessness Needs- X Unaccompanied Youth HOPWA Strategy Lead-based Paint Strategy	Public Housing Needs Homeless Needs- Families with Children Homelessness Strategy Economic Development X Other: CDBG Market Analysis Homelessness Needs- Veterans Non-Homeless Special X Needs Anti-Poverty-Strategy
	//Group/Organization was consulted? ter was consulted directly to gather organizational information or fleeing domestic violence.
6. What are the anticipated outco	mes of the consultation of areas for improved coordination?
This organizational contact helped cla	arify needs for domestic violence victims for shelter, transitional housing

and rehabilitative services. It also helped gather information to influence funding policies for CDBG.

1. AOG: Bear River Association of Go	overnments Employee: Brian	n Carver
2. Name of Agency Consulted: Or	otions for IndependenceDate of	Consultation: 2/8/16
3. Agency/Group/Organization Ty	pe (Check all that apply)	
facilities, foster care and other youth	Services-Children X Services-Elderly Persons Services-Persons with HIV/AIDS Services-Health X Child Welfare Agency Other government- Federal Other government-Local Planning organization Private Sector Banking/Financing Foundation persons into homelessness, such as her facilities, and corrections programs and ddressed by Consultation? (Check and deliversons)	Civil Leaders Other government- State Grantee Department Business leaders Neighborhood Organization Other: nealth care facilities, mental health and institutions.
X Housing Needs Assessment Homeless Needs-Chronically homeless Homelessness Needs- Unaccompanied Youth HOPWA Strategy Lead-based Paint Strategy	X Public Housing Needs Homeless Needs- Families with Children Homelessness Strategy X Economic Development Other: Persons with X Disabilities	Market Analysis Homelessness Needs- Veterans Non-Homeless Special Needs Anti-Poverty-Strategy
	y/Group/Organization was consult iscuss the needs of the adult disable	
6. What are the anticipated outco	omes of the consultation of areas fo	or improved coordination?
The coordination provides information	on on demand for housing and service	es as well as estimates of costs.

1. AOG: Bear River Association of Go	vernments	_ Employee: <u>Bria</u>	n Carver
2. Name of Agency Consulted: Stat	e of Utah, Dept. of	Workforce	
Services Date of Consultation: 1/1	<u>8/2017</u>		
3. Agency/Group/Organization Typ	e (Check all that a p	oply)	
Housing PHA Services-Persons with X Disabilities X Services-Homeless Health Agency Publically funded X institution/System of Care* Other government-County X Regional Organization Community Development Financial Institution Major Employer *Organizations which may discharge processing to the community of the comm		Ty Persons X The persons on the person with The person of the person o	Grantee Department Business leaders Neighborhood Organization Other: ealth care facilities, mental health
4. What section of the Plan was add Housing Needs Assessment Homeless Needs-Chronically homeless Homelessness Needs- Unaccompanied Youth HOPWA Strategy Lead-based Paint Strategy	Public Housing Homeless Nee X Families with Homelessness Strategy X Economic Dev	g Needs eds- Children	Il that apply) Market Analysis Homelessness Needs- Veterans Non-Homeless Special Needs Anti-Poverty-Strategy
5. Briefly describe how the Agency, BRAG meets monthly with regional workforce education, and other we 6. What are the anticipated outcom	DWS staff to revie	w employment f care programs	statistics, business needs, s.
Consultations provide insight into den elected officials in prioritizing projects	• .	_	ne region to help guide BRAG staff and

1. AOG: Bear River Association of Go	<u>vernments</u> Employee: <u>Bria</u>	an Carver
2. Name of Agency Consulted: Nort	thern Utah Hispanic Healthcar	re Coalition_
Date of Consultation: <u>December 1</u>	<u>7, 2016</u>	
3. Agency/Group/Organization Typ	pe (Check all that apply)	
Housing PHA Services-Persons with Disabilities Services-Homeless X Health Agency Publically funded	Services-Children Services-Elderly Persons Services-Persons with HIV/AIDS Services-Health X Child Welfare Agency Other government-	X Services-Education X Services-Employment Services-Victims of Domestic Violence Services-Fair Housing Civil Leaders Other government-State
institution/System of Care* Other government-County X Regional Organization Community Development Financial Institution Major Employer	Federal Other government-Local Planning organization Private Sector Banking/Financing Foundation persons into homelessness, such a	Grantee Department Business leaders Neighborhood Organization X Other: Minority Advocacy as health care facilities, mental health
4. What section of the Plan was add	dressed by Consultation? (Che	eck all that apply)
Housing Needs AssessmentHomeless Needs-ChronicallyhomelessHomelessness Needs-Unaccompanied Youth	Public Housing Needs Homeless Needs- Families with Children Homelessness Strategy	Market Analysis Homelessness Needs- Veterans Non-Homeless Special Needs
Lead-based Paint Strategy	Other: Minority outreach, Limited X English Proficiency	Anti-Poverty-Strategy
5. Briefly describe how the Agency,	/Group/Organization was cons	sulted?
BRAG participates regularly in mee with the regional Hispanic populati increase participation from minorit	ion. BRAG also seeks input from	_
6. What are the anticipated outcom	mes of the consultation of area	as for improved coordination?

Input from the NUHHC helps BRAG adjust its language access policies and bilingual documentation on programs

and services. It also helps identify community needs and priorities for future project development.

2017 Draft BRAG Annual Action Plan.docx

1. AOG: Bear River Association of Governments	Employee: Brian Carver
Bear River Housing Authority Resident Adviso	ory Committee, February 1, 2017
2. Mode of Outreach:	
X Public Meeting Newspaper Ad	Public Hearing Internet Outreach
Other: URL if applicable:	
3. Target of Outreach:	
Non-targeted/Broad Community Minorities Non-English Speaking- Specify language	Persons with Disabilities X Residents of Public and Assisted Housing
Other:	
4. Summary of response/attendance	
16 clients attended, 9 minority race or ethnicity,	4 disabled adults, and 4 seniors.
5. Summary of comments received	
Awareness of availability of senior housing is low	. Fair Housing law is often misunderstood.
6. Summary of comments not accepted and reason	ons

1. AOG: Bear River Association of Governments Employee: Brian Carver
Bear River Association of Governments Community Development Block Grant 1 st Public Hearing, January 25, 2017
2. Mode of Outreach:
X Public Meeting X Public Hearing X Newspaper Ad Internet Outreach
Other: URL if applicable:
3. Target of Outreach:
X Non-targeted/Broad Community Persons with Disabilities Minorities Residents of Public and Assisted Housing Non-English Speaking- Specify language
Other:
4. Summary of response/attendance
The hearing was held at the Bear River Association of Governments bi-monthly Governing Board meeting on January 25 th , 2017. BRAG's use of set-aside CDBG funds for administration, consolidated planning, economic development assistance and housing program delivery was discussed.
No representatives of the public were in attendance.
5. Summary of comments received
No comments were received.
6. Summary of comments not accepted and reasons

Appendix E

2017 CDBG Rating & Ranking Criteria

Bear River Association of Governments Community Development Block Grant (CDBG) 2017 Supplemental Scoring Criteria

1) What per	1) What percent of the project beneficiaries fall into the following income groups?						
25 points pos	sible						
80% CMFI*	<51%	51-55%	56-60%	61-70%	71-80%	81-100%	
	0 points	8 points	12 points				
50% CMFI	65% or more of total project beneficiaries have household income at or below 50% CMFI 6.5 points						
30% CMFI	40% or more o	f total project be	neficiaries have	household income	e at or below 30%	CMFI 6.5 points	
II 1 0	n HUD National ut income data**	criteria for "pro or qualified ur not document s automatically.	esumed Low-to- gent human heal specific LMI be Qualified Slum	ional Objective by Moderate Income Ith and welfare nec neficiaries and rec & Blight projects ding income docume	(LMI)" groups eds may opt to eive 9 points may opt to	Project Meets Criteria and opts to not document LMI	
						Yes	

^{*} County Median Family Income (see http://jobs.utah.gov/housing/cdbg/applications.html or State Application Appendix C).

How to Document: Consult BRAG staff to determine the best way to document income for your project.

**Projects that meet a HUD National Objective (see Chapter III of State Application Guide) by serving a HUD specified "Presumed Low-to-Moderate income (LMI) group or that aid in the prevention of slum or blight (National Object #2) or respond to a serious and immediate threat to human health and welfare need (National Object #3) may opt to receive "default" points in this category automatically without having to document LMI beneficiaries. Otherwise they must document LMI benefit and will not be eligible for default points. You <u>must</u> consult with BRAG staff if you think your project may qualify.

•	2) Is the jurisdiction implementing Fair Housing and Quality Growth Principles?* 10 points possible			
4 Points	Has your jurisdiction addressed moderate income housing in its general plan as required by S.B. 60? (Towns with populations under 1,000 receive 3 points if no plan)			
3 Points	Does this project implement moderate income housing or homeless goals as identified in your general plan (whether required by state code or not) or in BRAG's Consolidated Plan?			
3 Points	Has your jurisdiction adopted ordinances to protect and conserve water, air, energy resources, critical lands, important agriculture lands and/or historic places?**			

^{*}Non-profit organizations and BRAG-sponsored applications will receive four (4) points for this entire category

^{**}Other applicants will receive one point for each ordinance adopted to protect or conserve water, air quality, energy resources, critical lands, important agriculture lands, and/or historic places. Up to three points possible. Attach copies of ordinances and planning documents to Application Packet.

3a) For Community the project through 10 points possible	v	es the jurisdiction hav	e capacity to fund	Your Jurisdiction's Tax Rate as a Percentage of State Ceiling
	Tax rate <19% of ceiling O points	Tax rate 19-29% of ceiling 5 points	Tax rate >29% of ceiling 10 points	

^{*}Non-profits automatically get five (5) points for this category.

How to Document: BRAG staff will use the tax rate data produced by the Utah Tax Commission to confirm your jurisdiction taxing position. No documentation required.

OR

3b) For Drinking W competitive according 10 points possible	Your Jurisdiction's Utility Rate as a Percentage of MAGI			
	Fee rate <0.5% of MAGI 0 points	Fee rate 0.51-1.25% of MAGI 5 points	Fee rate >1.25% of MAGI 10 points	

Regional Priority

4) How does the project rate with regional priorities, goals, and policies? Regional priorities are determined by the Community Investment Council and BRAG Governing Board. 20 points possible

goals and recreational) 8 points 0 points	Community Facilities (non- Removing Barriers Other Projects O points	Facilities (non-	Public Safety Activities	Public Utility Infrastructure	priorities,
goals, and policies 20 points 16 points recreational) 8 points 4 points 0 points	4 points	,	16 points	20 points	,

Public Utility Infrastructure – Projects designed to increase the capacity of water and other utility systems to better serve the community. Includes wastewater disposal projects and transportation facilities.

Public Safety Activities - Projects related to the protection of life or property, would include activities such as flood control, fire protection, or abuse prevention projects in a community.

Community Facilities – Non-administrative and non-recreational facilities and service activities such as senior citizen centers, health clinics, and food banks.

LMI Housing – Projects designed to provide for the housing needs of very low, low, and moderate income families. May include the development of infrastructure for LMI housing projects homeless shelters).

Removing Barriers – Accessibility to public facilities by disabled persons is mandated by federal law. Projects will remove accessibility barriers in existing public buildings and facilities.

5) When was the last time the jurisdiction or organization was funded with CDBG and did you manage the project satisfactorily? 10 points possible						Program Year Last Funded with CDBG
Last funded with CDBG*	Applicant funded last year 0 Points	Applicant funded 2 years ago 1 Point	Applicant funded 3 years ago 2 Points	Applicant funded 4 years ago 3 Points	Applicant funded 5 years ago or never funded 5 Points	
Applicant	Project	Documentation/c	Project Manager	Project Manager	First-time	

consistency

2 points

consistency

1 point

applicant default:

2.5 Points

6) What is the overall project impact?

Manager

1 point

consistency

ommunication

1 point

15 points possible

Capacity to

Administer

Grant

Project Impact Geography	The project benefits fewer than 50 individuals	The project benefits between 51 and 100 individuals 4 Points	The project benefits between 101 and 500 individuals 6 Points	The project benefits between 501 and 1000 individuals 8 Points	The project benefits more than 1000 individuals 10 Points	
Project Impact Beneficiaries	2.5 Points AND	nefits a targeted p	•			

Targeted population includes LMI populations and HUD-specified "presumed" LMI populations such as homeless, elderly, disabled adults, victims fleeing abuse, etc.

"Critical need" would include health and safety emergencies and special needs as defined in the Consolidated Plan such as transitional housing, mobility, respite care, etc.

7) Does the project have competitive matching funds or leverage of funds? 10 points possible

Applicant contribution and any other outside funding (Beneficiary Population >5,000)	>40%	30.1-40%	20.1-30%	10.1-20%	<10%	
Percentage of non-CDBG funds invested in project	10 Points	7.5 Points	5 Points	2.5 Points	0 Points	
Applicant contribution and any other outside funding (Beneficiary Population 1,001-5,000)	>30%	23.1-30%	15.1-23%	7.1-15%	<7%	
	10 Points	7.5 Points	5 Points	2.5 Points	0 Points	

Applicant contribution and any other outside funding (Beneficiary Population 501-1,000) Percentage of non-CDBG funds invested in project	>20% 46 10 Points	15.1-20% 7.5 Points	10.1-15% 5 Points	5.1-10% 2.5 Points	<5% 0 Points	
Applicant contribution and any other outside funding (Beneficiary Population <500) Percentage of non-CDBG funds invested in project	>10% 10 Points	7.1-10% 7.5 Points	4.1-7% 5 Points	1-4% 2.5 Points	<1% 0 Points	

Bear River Region CDBG Allocation Policies 2017 Funding Year

- 1) The Bear River Regional Community Development Block Grant (CDBG) project rating and ranking and funding allocation process will be administered by the Bear River Association of Governments (BRAG) Community Investment Council (the Council). This council is created by and responsible as a subcommittee to the BRAG Governing Board. Its core composition shall consist of at least one county and one city elected official from each county. All elected officials serving on the BRAG Community Investment Council shall also serve as members of the BRAG Governing Board. At least one representative for each of the following categories must be seated on the council: low income persons, small business owners, and private lenders. It will consist of no more than ten (10) members. Appointments of members shall be made by the BRAG Governing Board. Elected officials shall have no specified term of office. Other Council members shall serve two-year terms and may be reappointed.
- 2) The highest ranked CDBG project will be funded first. As a rule, funding requests will not be reduced if it would mean a reduced scale of the project unless the project is the last one funded. The next ranked project will be considered and funded similarly. This process will continue until the funds available are exhausted. In the event of a tie for the last funding position, the project with the most project beneficiaries will be funded. After all requests have been fully funded in the order of their Rating and Ranking prioritization and a balance remains insufficient for the next project in priority to complete a project in the current year, the available funds will be first applied to the highest scoring project and then to the next project, etc.
- 3) Applicants must participate in the regional consolidated planning process which ensures that projects considered for funding are those which are of high priority and part of the applicant's previous planning process. Applicants and those submitting projects through a sponsoring city or county must make reasonable effort to amend the sponsor's capital improvement list in a timely manner as determined by the Council.
- 4) The Council and BRAG staff will review and rate and rank all applications. The Council determines final rating and ranking and recommends to Governing Board for approval.
- 5) These policies will be revised annually and will be published for public comment in August preceding the program year.
- 6) Since funds are available from the Safe Drinking Water Committee and the Board of Water Resources, the maximum CDBG allocation per water project will be 50% of total project cost.
- 7) The Council may request an allocation of emergency funding outside of the regular CDBG application cycle from or on behalf of a city or county, as funds are available. The Council has defined "emergency" to mean any public health and safety crisis experienced by a city or county which could not have been foreseen (i.e. fire, flood, act of God) and where no other alternative funding or temporary solution is available. Such projects must meet a CDBG national objective. The Council will review and approve all such applications on a case by case basis.

- 8) When a city or county presents a project that is intended to address an emergency situation that is a clear threat to public health and safety, the Council may determine said project to meet the urgent need national objective of the CDBG program. In this case the applicant may present their application in accordance with Policy 7 above. There are strict CDBG program requirements that must be met. State CDBG staff will determine if the project meets the national thresholds.
- 9) When an applicant submits more than one application, only the highest ranked application will be considered for funding unless all other projects have been funded. This excludes applications that are sponsored by a city or county on behalf of another organization.
- 10) The following guideline should be adhered to by all applicants: The minimum CDBG allocation per project will be \$30,000 and the maximum shall be \$200,000. At the discretion of the Council, applicants can request the ceiling be raised for their projects based on the following: multiple entity collaboration or emergency health and safety needs. Any applicant that receives the maximum award of \$200,000 must wait 24 months before applying for a new grant
- 11) Multiple year projects are not allowed except at the discretion of the Council and will only be offered at a maximum of two (2) years. The applicant must demonstrate clearly why two years are required to complete the project.
- 12) The Council may approve regional CDBG set-asides under the following three conditions: a) they are consistent with the priorities established in the Bear River District Consolidated Plan; b) they are approved prior to the CDBG applicant "How-to-Apply" meetings for the region; and c) the opportunity for public comment is accommodated by publishing the proposed allocation in the region's newspapers and receiving public input via a public hearing.
- 13) Public service providers, traditionally non-profit organizations, are encouraged to apply for CDBG funds for capital improvements and major durable equipment purchases. Examples are fixtures, construction, remodeling, and facility expansion. State policy prohibits the use of CDBG funds for operations and maintenance. This includes paying administrative costs, salaries, purchasing non-durable equipment, supplies, etc. No more than 15 percent of the state's yearly allocation of funds may be expended for public service activities.
- 14) BRAG will only sponsor CDBG projects having regional implications.
- 15) Should an applicant feel that their project was unfairly rated, ranked, or otherwise considered by the Council, they may file a grievance in writing no later than ten (10) business days following the Rating & Ranking date of March 22, 2017 to Brian Carver, Community & Economic Development Director, Bear River Association of Governments, 170 North Main, Logan, Utah. Responses will be provided in writing within 15 business days of receipt. If a response satisfactory to the aggrieved is not issued by the Committee, an appeal may be made to the BRAG Governing Board. Any appeal of the local determination made by the BRAG Governing Board should be filed with the State of Utah CDBG Policy Board, as set forth in the State of Utah CDBG policies and procedures.

REGIONAL PROJECT ALLOCATIONS 2017

The following set-asides are recommended for the 2017 CDBG Program Year.

A) ADMINISTRATION AND PLANNING (\$50,000):

In order to assure that applicants have the assistance they need in accessing the CDBG Program, \$35,000 will be provided to fund staff at the Bear River Association of Governments to help the CDBG applicants in Box Elder, Cache, and Rich Counties; and \$15,000 will be provided to complete the Regional Consolidated Plan Action Plan Update.

B) TECHNICAL ASSISTANCE AND TRAINING TO BENEFIT LOW INCOME BUSINESSES THROUGH ECONOMIC DEVELOPMENT AND CAPACITY BUILDING (\$30,000)

\$30,000 will be set aside to provide small business development services such as counseling and resource referral; networking with other business resource service providers; capacity building for non-profit entities.

C) ASSISTANCE TO LOW INCOME FAMILIES FOR WATER/SEWER REPAIRS OR HOOK-UPS AND HOUSING REHABILITATION (\$40,000):

In order to remedy health hazards associated with failing water and waste water systems and provide urgently needed housing rehabilitation, BRAG will operate a grant/loan program to assist low income families in Box Elder, Cache, and Rich Counties.

D) DELIVERY OF HOUSING REHAB PROGRAM (\$19,250):

Single Family Housing Rehab program delivery costs for BRAG staff.

E) FIRST TIME HOME BUYER PROGRAM (\$55,000):

Up to \$2,000 loan to first time low to moderate income home buyers to pay costs related to purchasing a home. Grantees must complete home ownership workshops. \$10,000 will be used to provide homeownership workshops. (\$5,250 in Administration)